II. CLAIM AMENDMENTS

Please cancel, without prejudice, the claims of Group I, namely, claims 1-14 and 23-26.

1-14. (canceled)

15. (Original) A system for providing an electronic commerce service, comprising:

  a server having a customer account for each customer subscribing to the service;

  a merchant account for each merchant participating in the service;

  storage apparatus for storing account information of the customer account and account information of the merchant account, said storage apparatus also being for storing sensitive financial information required for funding the respective accounts;

  a first communication connection for the merchant to provide to the server information concerning a purchase; and

  a second communication connection for the customer to provide to the server an affirmation of the purchase.

16. (Original) The system of claim 15, further comprising:

means for causing the server to transfer a value between the customer account and the merchant account, where the value is a function of a purchase amount for an item purchased.

17. (Original) The system of claim 15, wherein the information provided by said merchant using said first communication connection includes a purchase amount, a first identification for identifying the customer account and a second identification for identifying the merchant account.

18. (Original) The system of claim 15, further comprising means to encrypt communications provided by at least one of said first communication connection and said second communication connection.

19. (Original) The system of claim 15, further comprising authentication means for applying non-repudiation information to at least one of said first communication connection and said second communication connection.

20. (Original) The system of claim 19, wherein said non-repudiation information includes a digital signature.

21. (Original) The system of claim 15, wherein said non-repudiation information includes a digital certificate.

22. (Original) The system of claim 21 wherein said digital certificate includes information about particulars of a transaction evidenced by said certificate.

23-26. (canceled)